

31 a remittance database configured to include information about cardholder remittances, wherein said remittance includes a portion of funds to satisfy debts related to said financial events and a portion of funds for investment;

a payment hierarchy system for establishing rules for distributing said remittance to said financial events and to an investment brokerage system; and,

an investment broker system in communication with said billing system wherein said investment broker system comprises:

a1 an investment instruction arrangement database configured to include cardholder investment instruction information;

an investment account database configured to include multiple investment products; and,

an investment payment hierarchy system for establishing rules for distributing funds to said investment products.

6. 32 A method for funding multiple investment products including the steps of:

providing a charge card billing system through which cardholders charge financial events;

capturing, using said billing system, financial event information;

a2 providing an investment broker system in communication with said billing system, wherein said investment broker system includes multiple investment products through which cardholders can select investments for purchase;

billing said cardholders for said financial events and said investment products;

accepting remittances, using said charge card billing system, from cardholders, a portion of said remittances defined as funds to satisfy debts related to said financial events and investment funds to be applied to said investment products;

transferring said investment funds to said investment broker system;

applying payment hierarchy rules to said investment funds; and,

distributing said investment funds to said investment products in accordance with said payment hierarchy rules.